What is Claimed is:

1.   A method of operating a financial institution, comprising:

     a)   obtaining, over a communication link, a request for a certified check;

     b)   verifying that issuance of the check is authorized under law; and

     c)   issuing a validation number for the check.

2.   Method according to claim 1, wherein the request identifies a specific bank account.

3.   Method according to claim 1, wherein the communication link comprises the Internet.

4.   Method according to claim 1, wherein the process of verifying comprises verifying that the request was made by a party authorized to write checks on the specific account.

5.   Method according to claim 4, wherein the process of verifying further comprises verifying that the specific account contains funds sufficient to cover the check.

6.   Method according to claim 1, wherein the validation number did not exist on the check prior to the request.

7.   Method according to claim 1, wherein the certified check contains the following information:

     i)   date;

     ii)   account number of the specific account;

     iii)   symbols identifying a drawee bank which maintains custody of the specific account; and

     iv)   a Uniform Resource Locator, URL.

8. Method according to claim 1, and further comprising

   d) deriving a validation number for the certified check.

9. Method according to claim 8, and further comprising:

   e) applying symbols to the certified check which indicate the validation number.

10. A method, comprising:

    a) receiving from a party over the Internet (i) a request for a certified check and (ii) a monetary amount of the check;

    b) authenticating identity of the party; and

    c) ascertaining whether an account of the party contains funds sufficient to cover the certified check and, if so, issuing over the Internet a validation number to the party.

11. Method according to claim 10, and further comprising:

    d) after issuing the validation number,

       i) receiving one or more inquiries which present numbers, and

       ii) if a number conforms to the validation number, issuing a confirmation.

12. Method according to claim 11, in which the inquiries are received in an Internet communication.

13. Method according to claim 11, in which the confirmation is issued in an Internet communication.

14.   System, comprising:

a)   means for receiving, from a requestor, a request over the Internet for issuance of a certified check;

b)   means for establishing a reference character sequence for the check;

c)   means for transmitting the reference character sequence to the requestor over the Internet; and

d)   means receiving a proposed character sequence over the Internet and, if the proposed character sequence matches the reference character sequence, issuing a confirmation signal.

15.   System according to claim 14, wherein a web site receives the proposed character sequence.

16.   System according to claim 15, wherein the web site issued the confirmation signal.